

**Information to identify the case:**

Debtor 1	<u>Joseph T. Flatt Sr.</u>	Social Security number or ITIN	xxx-xx-4635
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Terri L. Flatt</u>	Social Security number or ITIN	xxx-xx-1237
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20665-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph T. Flatt Sr.

Terri L. Flatt

7/12/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph T. Flatt, Sr.  
Terri L. Flatt  
Debtors

Case No. 23-20665-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 12, 2023

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph T. Flatt, Sr., Terri L. Flatt, 13 Overhill Drive, Monessen, PA 15062-2505
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court., Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15585401	+ Advanced Dermatology, 500 Lewis Run Road north, Suite 217, West Mifflin, PA 15122-3070
15585400	Advanced Dermatology, PO Box 947046, Atlanta, GA 30394-7046
15585425	+ Gateway Foot & Ankle PC, 17 Artzen Blvd #103, Charleroi, PA 15022-1085
15585431	+ Med Express, 1751 Earl Core Road, Morgantown, WV 26505-5891
15585430	+ Med Express, 860 Rostraver Road, Belle Vernon, PA 15012-1945

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Jul 13 2023 04:07:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Jul 13 2023 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2023 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 13 2023 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2023 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 13 2023 04:07:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jul 13 2023 04:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15585402	+ Email/Text: backoffice@affirm.com	Jul 13 2023 00:23:00	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15585407	+ EDI: CAPITALONE.COM	Jul 13 2023 04:07:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15585404	+ EDI: CAPITALONE.COM	Jul 13 2023 04:07:00	Capital One, Po Box 31293, Salt Lake City, UT

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			84131-0293
15585411	+ EDI: CAPONEAUTO.COM	Jul 13 2023 04:10:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15585410	EDI: CAPONEAUTO.COM	Jul 13 2023 04:10:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15585414	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2023 00:24:02	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15585412	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2023 00:23:45	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15585416	+ EDI: DISCOVER.COM	Jul 13 2023 04:07:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15585417	+ EDI: DISCOVER.COM	Jul 13 2023 04:07:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15585419	Email/Text: BNSFN@capitalsvcs.com	Jul 13 2023 00:21:00	First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
15585420	Email/Text: BNSFN@capitalsvcs.com	Jul 13 2023 00:21:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15585418	EDI: BLUESTEM	Jul 13 2023 04:10:00	Fingerhut Advantage, PO Box 70281, Philadelphia, PA 19176-0281
15585422	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 13 2023 00:21:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15585421	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 13 2023 00:21:00	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
15585423	+ Email/Text: bk@freedomfinancialnetwork.com	Jul 13 2023 00:21:00	FreedomPlus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002-2340
15585424	+ Email/Text: bk@freedomfinancialnetwork.com	Jul 13 2023 00:21:00	FreedomPlus-Achieve, 1875 South Grant Street, San Mateo, CA 94402-2666
15585426	+ EDI: PHINGENESIS	Jul 13 2023 04:10:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15585427	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 13 2023 00:22:00	Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15585429	+ Email/Text: bankruptcy@marinerfinance.com	Jul 13 2023 00:21:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15585428	+ Email/Text: bankruptcy@marinerfinance.com	Jul 13 2023 00:21:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15585433	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 13 2023 00:21:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15585432	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 13 2023 00:21:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15585434	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2023 00:23:44	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15585629	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15585436	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15585435	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15585438	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15585437	+ EDI: RMSC.COM	Jul 13 2023 04:07:00	Synchrony Bank/Lowes, Po Box 956005, Orlando,

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15585439	+ Email/Text: kmattingly@bankofmissouri.com	Jul 13 2023 00:22:00	FL 32896-0001 TBOM-Milestone, 216 W. 2nd Street, Dixon, MO 65459-8048
15585441	+ EDI: TCISOLUTIONS.COM	Jul 13 2023 04:07:00	Total Visa/Bank of Missouri, PO Box 84930, Sioux Falls, SD 57118-4930
15585443	Email/Text: bankruptcies@uplift.com	Jul 13 2023 00:21:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
15585442		Uplift, Inc.
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court., Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15585403	*+	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15585408	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15585409	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15585405	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15585406	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15585415	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15585413	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15585440	*+	TBOM-Milestone, 216 W. 2nd Street, Dixon, MO 65459-8048

TOTAL: 2 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Joseph T. Flatt Sr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Terri L. Flatt julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com

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Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,  
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6